Case 16-11302 Doc 1 Fill in this information to identify your case:	Filed 03/31/16	Entered 03/31/16 19:27:56 age 1 of 82	Desc Main
United States Bankruptcy Court for the:			
Northern District of: Illinois (State)			
Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13		Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name	Magon	
Write the name that is on	First name N	First name
your government-issued picture identification (for	Middle name	Middle name
example, your driver's license or passport	Martin Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last	First name	First name
8 years Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX- 4014	xxx - xx-
Security number or	OR	OR
federal Individual Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

NDoc 1 Filed 03//3/1/16 Entered 03/31/16/149/27:56 Desc Main Debtor 1 Page 2 of 82 Document Document **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 4. Any business names I have not used any business names or EINs. I have not used any business names or EINs. and Employer Identification Business name Business name Numbers (EIN) you have used in the last 8 years Business name Business name Include trade names and EIN EIN doing business as names EIN EIN 5. Where you live If Debtor 2 lives at a different address: 1013 30th Ave Number Street Number Street Bellwood Illinois 60104 Zip Code City State City State Zip Code Cook County County If your mailing address is different from the one above, fill If Debtor 2's mailing address is different from yours, fill it in it in here. Note that the court will send any notices to you at this here. Note that the court will send any notices to this mailing mailing address. address. Number Street Number Street City Zip Code State City State Zip Code 6. Why you are Check one: Check one: choosing this Over the last 180 days before filing this petition, I have lived district to file for Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. in this district longer than in any other district. bankruptcy I have another reason. Explain. (See 28 U.S.C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Part 2: Tell the Court About Your Bankruptcy Case 7. The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form **Bankruptcy Code** B2010)). Also, go to the top of page 1 and check the appropriate box. you are choosing to Chapter 7 file under Chapter 11 Chapter 12 Chapter 13 8. How you will pay the ☑ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local fee court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order... If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for No. bankruptcy within the last 8 years? Yes. District Case number District Case number District When Case number MM / DD / YYYY 10. Are any bankruptcy ✓ No. cases pending or being filed by a Yes, Debtor Relationship to you spouse who is not When District Case number, if known filing this case with you, or by a Debtor Relationship to you business partner, or District Case number, if known by an affiliate? 11. Do you rent your ✓ No. Go to line 12. residence? Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? ✓ No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

Magon Case 16-11302 NDoc 1 Filed 03/34/16 Entered 03/31/16/16/129:27:56 Desc Main Page 4 of 82 Document of the Document of th Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole ◪ No. Go to Part 4. proprietor of any full- or part-time Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. Chapter 11 of the If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow **Bankruptcy Code** statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). and are you a small business debtor? No. I am not filing under Chapter 11. For a definition of No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the small business debtor, Bankruptcy Code. see 11 U.S.C. § Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. 101(51D). Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ◪ No. any property that poses or is alleged Yes. What is the hazard? to pose a threat of imminent and identifiable hazard to public health or If immediate attention is needed, why is it needed? safety? Or do you own any property that needs immediate attention? Where is the property? For example, do you Number Street own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? City Zip Code

State

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Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

	About Debtor 1:		Ab	oout Debtor 2 (S	Spouse Only in a Joint Case):	
	You must check one:		You	u must check one:		
	counseling agen	ing from an approved credit cy within the 180 days before I filed this ion, and I received a certificate of		counseling agend	ing from an approved credit cy within the 180 days before I filed this ion, and I received a certificate of	
	Attach a copy of the that you developed	e certificate and the payment plan, if any, I with the agency.		Attach a copy of the that you developed	e certificate and the payment plan, if any, with the agency.	
ı	counseling agen	ing from an approved credit cy within the 180 days before I filed this ion, but I do not have a certificate of		counseling agend	ing from an approved credit cy within the 180 days before I filed this ion, but I do not have a certificate of	
		er you file this bankruptcy petition, opy of the certificate and payment			er you file this bankruptcy petition, ppy of the certificate and payment	
	an approved age services during t	sed for credit counseling services from ency, but was unable to obtain those he 7 days after I made my request, and ances merit a 30-day temporary waiver ent.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.			
	attach a separate sobtain the briefing,	y temporary waiver of the requirement, sheet explaining what efforts you made to why you were unable to obtain it before you y, and what exigent circumstances required e.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.			
	•	dismissed if the court is dissatisfied with ot receiving a briefing before you filed for	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.			
	receive a briefing v certificate from the	fied with your reasons, you must still within 30 days after you file. You must file a approved agency, along with a copy of the developed, if any. If you do not do so, your issed.		receive a briefing v certificate from the	ried with your reasons, you must still within 30 days after you file. You must file a approved agency, along with a copy of the developed, if any. If you do not do so, your ssed.	
	•	ne 30-day deadline is granted only for cause naximum of 15 days.		Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.		
	I am not required counseling beca	d to receive a briefing about credit use of:		I am not required counseling becar	I to receive a briefing about credit use of:	
	Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	
	Disability.			Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to	

I am currently on active military duty in a

do so.

military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit

Active duty.

counseling with the court.

I am currently on active military duty in a

do so.

military combat zone.

If you believe you are not required to receive a briefing about

credit counseling, you must file a motion for waiver of credit

Active duty.

counseling with the court.

Magon Case 16-11302 NDoc 1 Page 6 of 82 Answer These Questions for Reporting Purposes 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. True ? additionalDetails.OtherTypesOfDebt : "" 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are Do you estimate that paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded No. and administrative Yes. expenses are paid that funds will be available for distribution to unsecured creditors? **✓** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 5,001-10,000 50,001-100,000 50-99 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 **✓** \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion **|√|** \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$100,001-\$500,000 \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X /s/ Magon Martin Signature of Debtor 1 Signature of Debtor 2 4/1/2016 Executed on Executed on MM / DD / YYYY MM / DD / YYYY

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For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

Signature of Attorney for Debtor	-		4/1/2016	
			MM / DD / YYY	Y
Mary Walters 6315822				
Printed name				
Semrad Law Firm				
Firm name				
20 S. Clark Street				
Street				
28th Floor				
Chicago	Illinois			60603
City	State			Zip Code
Contact phone 3129130625		Γ	nail address	mwalters@semradlaw.co

Doc 1 Filed 03/31/16 Entered 03/31/16 19:27:56 Desc Main Fill in this information to identify your case: Martin Debtor 1 Magon First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an amended filing Official Form 106Sum Summary of Your Assets and Liabilities and Certain Statistical Information 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page. **Summarize Your Assets** Your assets Value of what you own 1. Schedule A/B: Property (Official Form 106A/B) \$0.00 1a. Copy line 55, Total real estate, from Schedule A/B..... \$4,589.69 1b. Copy line 62, Total personal property, from Schedule A/B \$4,589.69 1c. Copy line 63, Total of all property on Schedule A/B..... Summarize Your Liabilities Your liabilities Amount you owe 2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) \$1,883.00 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) \$0.00 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F...... \$47,344.50 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F...... \$49,227.50 Your total liabilities Summarize Your Income and Expenses

4. Schedule I: Your Income (Official Form 106I)

5. Schedule J: Your Expenses (Official Form 106J)

Copy your combined monthly income from line 12 of Schedule I.....

Copy your monthly expenses from line 22, Column A, of Schedule J.....

\$2,005.10

\$1,805.00

Magon Case 16-11302 NDoc 1 Filed 03/31/16 Entered 03/31/16 Assi 27:56 Desc Main Page 9 of 82 **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 7. What kind of debt do you have? Vour debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$1,258.53 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Total claim
9a. Domestic support obligations (Copy line 6a.)	\$0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00
9d. Student loans. (Copy line 6f.)	\$10,562.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$0.00
9g. Total. Add lines 9a through 9f.	\$10,562.00

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Fill in this i	information to identify your case:					
Debtor 1	Magon First Name	N Middle	Marti Name Last N	n Name		
Debtor 2 (Spouse, it	f filing) First Name	Middle	Name Last N	Name		
United Sta	ates Bankruptcy Court for the:	Northern	District of I			
Case num (If known)	ber		((State)		
Officia	al Form 106A/B					Check if this is an amended filing
Sched	dule A/B: Prope	rty				12/1
rite your	le for supplying correct information name and case number (if known bescribe Each Residence own or have any legal or equence No. Go to Part 2	own). Answer eve ce, Building, I	ery question. Land, or Other Rea	al Estate You Own or	Have an Intere	, , ,
	Yes. Where is the property?		What is the property			ecured claims or exemptions. Put hy secured claims on Schedule D:
1.1	Street address, if available, or c	other description	Single-family home Duplex or multi-un Condominium or or	nit building		Have Claims Secured by Property.
			Manufactured or m	•	entire property	portion you own?
	Number Street City State	Zip Code	Investment property Timeshare Other	у	interest (such	ature of your ownership as fee simple, tenancy by or a life estate), if known.
	City Citate	Zip Gode	Debtor 1 only Debtor 2 only Debtor 1 and Debt At least one of the	debtors and another bu wish to add about this it	(see instru	nis is community property actions)
If you c	own or have more than one, list he	ere:	property identification	on number.		
1.2	Street address, if available, or o	other description	What is the property Single-family home Duplex or multi-un Condominium or or Manufactured or m	e hit building ooperative	the amount of a	
	Number Street City State	Zip Code	Land Investment property Timeshare Other	у	interest (such	ature of your ownership as fee simple, tenancy by or a life estate), if known.
			Debtor 1 only Debtor 2 only Debtor 1 and Debt	in the property? Check one or 2 only debtors and another	e. Check if the (see instru	nis is community property uctions)

Other information you wish to add about this item, such as local property identification number:

Debtor 1	Magon Case 16-113 First Name	02 NDOC 1 F	Filed 03/21/16 Entered 03/31/14 Document Page 11 of 82	6 (14.9.√27: <u>56 Des</u>	sc Main
	et address, if available, or oth		hat is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land	the amount of any secure	claims or exemptions. Put ed claims on Schedule D: aims Secured by Property. Current value of the portion you own?
City	State	Zip Code	Investment property Timeshare Other	interest (such as fee s the entireties, or a life	imple, tenancy by
		Ot pro	ho has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another ther information you wish to add about this item, operty identification number: of your entries from Part 1, including any entries the standard property identification of the property identification number:	(see instructions) such as local for pages	mmunity property
Do you ov		quitable interest in a	any vehicles, whether they are registered or not? le		
	ns, trucks, tractors, sport utili			pirod Leases.	
3.1	Make Model: Year: Approximate mileage: Other information: 2001 Dodge Neon	Dodge Neon 2001 122200	Who has an interest in the property? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	the amount of any secur	claims or exemptions. Put ed claims on Schedule D: aims Secured by Property. Current value of the portion you own? \$2900.00
3.2	Make Model: Year: Approximate mileage: Other information:		instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	the amount of any secur	claims or exemptions. Put ed claims on Schedule D: eaims Secured by Property. Current value of the portion you own?
			Check if this is community property (see		

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	First Name Middle Name	Document Page 12 of 82				
3.3	Make	Who has an interest in the property? Check	Do not deduct secured cl	•		
	Model:	one.	the amount of any secure			
	Year:	Debtor 1 only	Creditors Who Have Cla	ims Secured by Property.		
	Approximate mileage:	Debtor 2 only	Current value of the Current value of the			
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?		
		At least one of the debtors and another				
		Check if this is community property (see				
		instructions)				
3.4	Make	Who has an interest in the property? Check	Do not deduct secured cl	·		
	Model:	one.	the amount of any secured claims on Schedule D:			
	Year:	Debtor 1 only	Creditors Who Have Cla	ims Secured by Property.		
	Approximate mileage:	Debtor 2 only	Current value of the	Current value of the		
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?		
		At least one of the debtors and another				
		Check if this is community property (see instructions)				
	Yes	Who has an interest in the manager of Charles	De est de dest se se un de la	ning an arranging D.A		
4.1	Make	Who has an interest in the property? Check	Do not deduct secured cl	•		
	Model:	one.	the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.			
	Year: Approximate mileage:	Debtor 1 only	Creditors virio mave Cia	iirns secured by Property.		
	Approximate mileage.	Debtor 2 only	Current value of the	Current value of the portion you own?		
	Other information:	Debtor 1 and Debtor 2 only	entire property?			
		At least one of the debtors and another				
		Check if this is community property (see				
		instructions)				
4.2	Make	Who has an interest in the property? Check	Do not deduct secured cl	aims or exemptions. Put		
	Model:	one.	the amount of any secure			
	Year:	Debtor 1 only	Creditors Who Have Cla	ims Secured by Property.		
	Approximate mileage:	Debtor 2 only	Current value of the	Current value of the		
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?		
		At least one of the debtors and another				
		Check if this is community property (see instructions)				
		all of your entries from Part 2, including any entries f	J028	900.00		
you na	ive attached for Part 2. Write that number hel	re	₽			

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Describe Your Personal and Household Items

D	o you own or ha	ave any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
6	6. Household goods	and furnishings	
		liances, furniture, linens, china, kitchenware	
	No		
✓	Yes. Describe	used furniture	\$600.00
	collections	s and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music s; electronic devices including cell phones, cameras, media players, games	
L	No		
✓	Yes. Describe	used electronics	\$450.00
		ue and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; in, or baseball card collections; other collections, memorabilia, collectibles	
Ě			
┡	Yes. Describe		
		orts and hobbies otographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes s; carpentry tools; musical instruments	
$\overline{\mathbf{Z}}$	No		
	Yes. Describe		
	O. Firearms Examples: Pistols, rifl No Yes. Describe	es, shotguns, ammunition, and related equipment	
	I1. Clothes Examples: Everyday	clothes, furs, leather coats, designer wear, shoes, accessories	
✓	Yes. Describe	used clothing	\$400.00
	12. Jewelry Examples: Everyday jo gold, silve	ewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	
L	No		
✓	Yes. Describe	used costume jewelry	\$120.00
	3. Non-farm animal Examples: Dogs, cate No Yes. Describe		
1	4. Any other person	aal and household items you did not already list, including any health aids you did not list	
	•	, , , , , , , , , , , , , , , , , , ,	
¥	No Yes. Describe		
_			
		lue of all of your entries from Part 3, including any entries for pages you have attached number here	\$1570.00

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First Name Middle Name Document Page 14 of 82

Describe Your Financial Assets

Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: Yes 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: Green Dot Prepaid \$19.69 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ✓ No Institution or issuer name: Yes 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

Magon Case 16-11302 NDoc 1 Filed 03/13-11/16 Entered 03/3-11/16 (149):27:56 Desc Main Document Page 15 of 82 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. Yes. Give specific information about Issuer name: them.... 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ☐ No Type of account: Institution name: Yes. List each \$100.00 Nike - Previous Employer account separately. 401(k) or similar plan: Pension plan: IRA: Retirement account: Keogh: Additional account: Additional account: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others **✓** No Institution name: Yes.... Electric: Gas: Heating oil: Security deposit on rental unit: Prepaid rent: Telephone: Water: Rented furniture: 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) **✓** No Issuer name and description: Yes....

Debte	or 1	Magon Ca First Name	ase 1	6-11302	NDOC 1 Middle Name		03/3/1/16 cumente			6∂4&9;27: <u>56</u>	Des	c Main
24.				ation IRA, in a), 529A(b), and		a qualified	d ABLE progra	m, or under a	qualified stat	te tuition program.		
		No Yes	Institution	on name and o	description. Sep	arately file	the records of a	ny interests.11	U.S.C. § 521(c):		
25.	ехе	sts, equita rcisable fo No Yes. Desc	r your l		sts in property	(other tha	an anything lis	ted in line 1), a	and rights or	powers		
26.	Еха	ents, copy	rights, rnet don				intellectual proyalties and licens		S			
27.	Еха		ding pei		eneral intangil e licenses, coo		ssociation holdin	gs, liquor licens	ses, profession	nal licenses		
Mon	iey (or prope	erty ov	ved to you	?						po Do	rrent value of the rtion you own? not deduct secured ms or exemptions.
28.	✓	Yes. Give s about you a	pecific i them, ir Iready fil							Federal: State: Local:	-	
	Exan	ily suppor nples: Past No		ump sum alimo	ony, spousal sup	oport, child	support, mainte	nance, divorce	settlement, pro	operty settlement	_	
	Ħ		pecific i	nformation						Alimony: Maintenance: Support: Divorce settlement Property settlemen	_	
	Exan	<i>nples:</i> Unpa	aid wage al Secur	-			ity benefits, sick omeone else	pay, vacation pa	ay, workers' coi	mpensation,		

Debt	or 1	Magon Case 16 First Name	6-11302	NDOC 1 Middle Name	Filed 03/64 Documer		<u>Entered</u> 03/31 Page 17 of 82	while alsowa7: <u>56 D</u>	Desc Main
31.		rests in insurance mples: Health, disabi		ırance; health			edit, homeowner's, or rer	nter's insurance	
		No Yes. Name the insur of each policy and lis		′	Company name:			Beneficiary:	Surrender or refund value:
32.	If you		of a living trus		meone who has did ceeds from a life insu		olicy, or are currently ent	itled to receive	
33.	Exar	mples: Accidents, em			I have filed a lawsunce claims, or rights t		ade a demand for payn	nent	
34.	Othe to se	Yes. Describe er contingent and et off claims No Yes. Describe	unliquidated	claims of ev	very nature, includ	ing cou	interclaims of the debi	or and rights	
35.	✓	financial assets yo No Yes. Describe	u did not alre	eady list					
36.							es for pages you have		\$119.69
Part	5:	Describe Any B	susiness-R	elated Pro	pperty You Own	or Ha	ve an Interest In.	List any real estate i	in Part 1.
37.	Do y	ou own or have an	ıy legal or eqi	uitable intere	est in any business	s-related	d property?		
		No. Go to Part 6. Yes. Go to line 38.							Current value of the portion you own? Do not deduct secured claims or exemptions
38.	✓	ounts receivable or No Yes. Describe	commission	s you alread	ly earned				
39.	Exar	ce equipment, furn nples: Business-rela No Yes. Describe			nodems, printers, cop	piers, fax	r machines, rugs, telepho	nes, desks, chairs, electror	nic devices

Deb	tor 1 Magon Case It	D-11302 NDOC1 FILEU OSMATUTO ETILETEU WAR STUNDER (1859 MA 7.50 DE	<u>SC Main</u>
40.	First Name Machinery, fixtures, equ	Middle Name Documati Name Page 18 of 82 sipment, supplies you use in business, and tools of your trade	
	✓ No		
	Yes. Describe		
41.	Inventory		
	✓ No		
	Yes. Describe		
42.	Interests in partnershi	os or joint ventures	
	✓ No	Name of outless	
	Yes. Give specific	Name of entity: % of ownership:	
	information about them		
10.	O	into an other compiletions	
43. (ists, or other compilations	
	No No No your lists inc	lude personally identifiable information (as defined in 11 U.S.C. § 101(41A))?	
		nude personally identifiable information (as defined in 11 0.5.6. § 101(41A)):	
	☐ No		
	Yes. Descri	De	
44.	Any business-related p	roperty you did not already list	
	✓ No		
	Yes. Give specific		
	information		
			-
			-
			_
	dd the dollar value of al art 5. Write that number	of your entries from Part 5, including any entries for pages you have attached here▶	
Part		arm- and Commercial Fishing-Related Property You Own or Have an Interest In. interest in farmland, list it in Part 1.	
46.	Do you own or have a	y legal or equitable interest in any farm- or commercial fishing-related property?	
	✓ No. Go to Part 7.		Current value of the
	Yes. Go to line 47.		portion you own? Do not deduct secured claims or exemptions
47.			5. 5.6p.15110
	Examples: Livestock, pou	ltry, tarm-raised tish	
	✓ No Yes. Describe		
	L 163. Describe		

Deb	tor 1	Magon Case 16 First Name	6-11302	NDOC 1 Middle Name	Filed 03//34/16 Document	Entered 03 Page 19 of 8	/31./166/1k9;27: <u>56</u> 2	Desc	Main
48.	Cro	ps-either growing	or harvested	ł	2004	. ago 10 0. c			
	✓	No							
		Yes. Describe						_	
49.	Farr	m and fishing equi	pment, imple	ements, machi	nery, fixtures, and too	s of trade			
	✓	No							
		Yes. Describe							
50.	Farr	m and fishing supp	lies, chemic	als, and feed					
	V	No							
	百	Yes. Describe						_	
5 4	•		! - 1 6' - 1 !		P. L	•-•			
51.		r farm- and comme mples: Livestock, pou			y you did not already	ist			
	V	No							
	H	Yes. Describe							
	_								
52. A	dd th	e dollar value of al	l of your entr	ries from Part	6, including any entrie	s for pages you have	attached		
for P	art 6.	Write that number	here				>		
Part		ou have other pro			ve an Interest in T	nat You Did Not	LIST ADOVE		
55.		mples: Season tickets			ot already list?				
	✓	No							
	_	Yes. Give specific							
		information							
54. A	dd th	e dollar value of all	l of your entr	ries from Part	7. Write that number he	ere		>	
Part	8:	List the Totals	of Each Pa	art of this F	orm				
55. F	Part 1	: Total real estate,	line 2				>		
56. p	oart 2	total vehicles, line	5		\$2900.0	0			
57. P	art 3:	: Total personal an	d household	items, line 15	· ·				
58. P	art 4:	: Total financial ass	ets. line 36						
		i: Total business-re	•	rty line 45	\$119.69	<u>'</u>			
				-					
		i: Total farm- and fi	_						
		: Total other prope					7		
62. 1	Total	personal property.	Add lines 56 t	through 61	\$4589.6	9	Copy personal property to	ıtal ▶	+ \$4589.69
							_ Joby bergorial broberty (C	nui 🚩	
62 T	otal a	of all proporty on S	chadula A/P	Add line 55 + 1	ino 62				\$4589.69

Filli	n this inform	Case 16-11302 ation to identify your case:	Doc 1 Filed 03	/31/16 Entered 03/3	1/16 19:27:56	Desc Main
	otor 1	Magon First Name	N Middle Name	Martin Last Name		
	otor 2 ouse, if filing)	First Name	Middle Name	Last Name		
Unit	ed States Ba	inkruptcy Court for the:	Northern	District of Illinois		
	e number nown)			(State)		
Of	ficial F	orm 106C			1	Check if this is a amended filing
Sc	hedul	C: The Prop	erty You Claim	n as Exempt		12/1
For s to exer exer exer oror	each iten o state a s mpted up eive certa mption of perty is d Item Which set You ar	n of property you classecific dollar amount to the amount of an in benefits, and tax-100% of fair market etermined to exceed the property You of exemptions are you ce claiming state and federal e claiming federal exemptions.	at as exempt. Alternating applicable statutory exempt retirement fur value under a law that that amount, your exclaim as Exempt laiming? Check one only, even nonbankruptcy exemptions. 1 u.S.C. § 522(b)(2)	ust specify the amount of vely, you may claim the for limit. Some exemptions and may be unlimited in at limits the exemption to emption would be limited the information with your spouse is filing with you.	ull fair market value —such as those for dollar amount. How a particular dollar to the applicable s	r health aids, rights to wever, if you claim an amount and the value of the
		ription of the property ar lle A/B that lists this prop	nd line Current value of perty the portion you own	Amount of the exemption you		cific laws that allow exemption
			Copy the value from Schedule A/B	·		
	Brief description	used furniture	\$600.00	П		735 ILCS 5/12-1001(b)
	Line from Schedule A			100% of fair market value, using applicable statutory limit	up to any	
	Brief description	used clothing	\$400.00	▽		735 ILCS 5/12-1001(a)
	Line from Schedule A			\$400.00 100% of fair market value, u applicable statutory limit		
3.	(Subject to	adjustment on 4/01/16 and	, ,	75? ses filed on or after the date of adjusting in 1,215 days before you filed this c	,	

No Yes

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Part 2: Additional Page								
•	Brief description of the property and line on Schedule A/B that lists this property		Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption				
Brief description: Line from Schedule A/B:	used electronics	\$450.00	\$450.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)				
Brief description: Line from Schedule A/B:	2001 Dodge Neon 03	\$2,900.00	\$2,100.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c)				
Brief description: Line from Schedule A/B:	Green Dot Prepaid	\$19.69	\$19.69 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)				
Brief description: Line from Schedule A/B:	Nike - Previous Employer	\$100.00	\$100.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1006				
Brief description: Line from Schedule A/B:	used costume jewelry	\$120.00	\$120.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)				

Fill i	n this inform	Case 16-11302 ation to identify your case:	Doc 1 File	ed 0.3/31/16	Entered 03/31	/16 19:27:56	Desc Main	
	otor 1	Magon	N	Martin	J			
		First Name	Middle Nam		ame			
	otor 2 ouse, if filing)	First Name	Middle Nam	e Last Na	ame			
Unite	ed States Ba	ankruptcy Court for the:	Northern	District of Illin				
	e number nown)			(St	tate)			
Off	ficial F	Form 106D						eck if this is a
Sc	hedu	le D: Credito	rs Who F	lave Clain	ns Secured	by Prope		12/1
		ete and accurate as p						
form 1.	Do any cre No. Ch	mation. If more space top of any additional editors have claims secure neck this box and submit this ill in all of the information be	I pages, write yed by your property form to the court with	our name and ca	ase number (if kno	own).	es, and attach it t	o this
		All Secured Claims						
	claim. If mo	ured claims. If a creditor ha re than one creditor has a part the claims in alphabetical of	articular claim, list the	e other creditors in Par	, ,	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
		ican Finance			ha alabas	\$1,083.00	\$600.00	\$483.00
	Creditor's Na 20 N Wack	ame er Dr, Ste 2275	Describe the pro	operty that secures the	ne ciaim:			
	Number	Street	used furniture V	<u>'alue: \$600.00</u> ou file, the claim is: (Shock all that apply			
	-		Contingent	ou me, me ciami is. C	oneck all triat apply.			
	Chicago City	Illinois 60606 State ZIP Code	_======================================					
		the debt? Check one.	Disputed					
	✓ Debtor	1 only		Check all that apply.				
	Debtor	2 only 1 and Debtor 2 only	✓ An agreemer	nt you made (such as r	mortgage or secured			
		one of the debtors and	car loan) Statutory lien	ı (such as tax lien, med	chanic's lien)			
	another			n from a lawsuit	,			
		if this claim relates to a unity debt	=	ing a right to offset)				
	Date debt v	was incurred <u>5/1/2012</u>		account number	6419			
2.2	Title Max C	ornorate	Last 4 digits of	account number	0110	00,009	2 000 00	\$0.00
2.2	Creditor's Na 15 Bull St	ame	Describe the pro	operty that secures the	he claim:	\$800.00	\$2,900.00	φυ.υυ
	Number	Street		n Value: \$2,900.00 ou file, the claim is: (Check all that apply.			
	Savannah	Georgia 31401	Contingent					
	City	State ZIP Code	Unliquidated					
		the debt? Check one.	Disputed					
	✓ Debtor	•	Nature of lien.	Check all that apply.				
	Debtor Debtor	2 only 1 and Debtor 2 only	An agreemer car loan)	nt you made (such as r	mortgage or secured			
		one of the debtors and		(such as tax lien, med	chanic's lien)			
	another	if this claim relates to a	Judgment lie	n from a lawsuit	•			
	commi	unity debt	Other (includ	ing a right to offset)	Title Loan			
	Date debt \	was incurred	Last 4 digits of	account number				
		Add the dollar value of yo	our entries in Colur	nn A on this page. V	Vrite that number	\$1,883.00		

		Case 16-11302		Filed 03/31	1/16	Entered (03/31/1	L6 19:27:	56 Desc	Main	
Fill in	this informa	ation to identify your case				g					
Debto	or 1	Magon First Name	N Middle	Name	Martin Last Nar	me					
Debto (Spou		First Name	Middle		Last Nar		_				
		nkruptcy Court for the:	Northern		trict of Illin						
Case (If kno	number				(Sta	ate)					
		orm 106E/F							Che	ck if this is an	amended filing
		le E/F: Cred	ditors V	Vho Hav	e Un	secur	ed C	laims			12/15
106Å/E are list the bo	arty to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 06A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that re listed in Schedule D: Creditors Who Hold Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in ne boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims										
1.	_ ′	ditors have priority unso to Part 2.	ecured claims a	gainst you?							
i F	identify wha cossible, lis Part 1. If mo	our priority unsecured t type of claim it is. If a cla t the claims in alphabetica ore than one creditor hold lanation of each type of cl	im has both priori al order according s a particular clai	ity and nonpriority a to the creditor's n m, list the other cr	amounts, li name. If you reditors in F	ist that claim he u have more th Part 3.	ere and sho nan two prio	ow both priority	and nonpriority	amounts. As r	much as
									Total claim	Priority amount	Nonpriority amount

Magon Case 16-11302 NDoc 1 Filed 03/13-11/16 Entered 03/13-11/146/149:27:56 Desc Main Debtor 1 Documernt Page 24 of 82 List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ◪ List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of **Total claim** 4.1 Advance America \$200.00 Last 4 digits of account number Nonpriority Creditor's Name 2838 N Harlem Ave When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Elmwood Park Illinois 60707 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only |√| Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? payday loan **✓** No Yes 4.2 AFNI, INC. \$756.00 Last 4 digits of account number 9950 Nonpriority Creditor's Name PO BOX 3427 When was the debt incurred? 6/1/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent **BLOOMINGTON** 61702 Illinois Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only ✓ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify **✓** No Yes 4.3 AFNI, INC. \$643.00 Last 4 digits of account number 3952 Nonpriority Creditor's Name PO BOX 3427 When was the debt incurred? 10/1/2011 Number Street As of the date you file, the claim is: Check all that apply. Contingent **BLOOMINGTON** Illinois 61702 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed V Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset?

✓ No Yes Debtor 1 Magon Case 16-11302 NDoc 1 Filed 03//31//16 Entered 03//31//16 (1/20):27:56 Desc Main
First Name Documer'nt Page 25 of 82

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. Total claim					
4.4	ALLIED COLLECTION SERV Nonpriority Creditor's Name	Last 4 digits of account number 9601	\$402.00			
	3080 S DURANGO DR STE 20 Number Street	When was the debt incurred? 3/1/2012				
	Trained Street	As of the date you file, the claim is: Check all that apply.				
	LACATOAC Newsday 00447	Contingent				
	LAS VEGAS Nevada 89117 City State Zip Code	Unliquidated				
	Who incurred the debt? Check one.	Disputed				
	Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that				
	At least one of the debtors and another	you did not report as priority claims				
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offset?	✓ Other. Specify				
	<u>✓</u> No					
	Yes					
4.5	ATG CREDIT Nonpriority Creditor's Name	Last 4 digits of account number 4860	\$25.00			
	1700 W CORTLAND ST STE 2	When was the debt incurred? 5/1/2013				
	Number Street	As of the date you file the claim is Check all that apply				
		As of the date you file, the claim is: Check all that apply. Contingent				
	CHICAGO Illinois 60622	=				
	City State Zip Code Who incurred the debt? Check one.	Unliquidated				
	Debtor 1 only	Disputed				
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offset?	✓ Other. Specify				
	✓ No					
	Yes					
4.6	Chase Bank	Last 4 digits of account number	\$100.00			
	Nonpriority Creditor's Name P.O. Box 659732	When was the debt incurred? n/a				
	Number Street	As of the date you file, the claim is: Check all that apply.				
		Contingent				
	San Antonio Texas 78265					
	City State Zip Code Who incurred the debt? Check one.	Unliquidated				
	Debtor 1 only	Disputed				
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offset?	✓ Other. Specify Nsf Fees				
	✓ No					
	Yes					

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Document Page 26 of 82 Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 City of Chicago Parking \$3,000.00 Last 4 digits of account number Nonpriority Creditor's Name 121 N. LaŠalle St # 107A When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Illinois Chicago 60602 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify **✓** No ☐ Yes 4.8 Dupage County Clerk \$2,000.00 Last 4 digits of account number Nonpriority Creditor's Name 421 N County Farm Rd, When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 60187 Wheaton Illinois Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Ͷ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify Is the claim subject to offset? No Yes 4.9 ENHANCED RECOVERY CO L \$974.00 Last 4 digits of account number Nonpriority Creditor's Name 8014 BAYBERRY RD When was the debt incurred? 11/1/2015 Number As of the date you file, the claim is: Check all that apply. Contingent JACKSONVILLE 32256 Florida City Unliquidated State Zip Code

Magon Case 16-11302 NDoc 1 Filed 03/13-11/16 Entered 03/13-11/11-6 (149):27:56 Desc Main Debtor 1

Document Page 27 of 82 Your NONPRIORITY Unsecured Claims - Continuation Page Part 2: After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. Total claim 4.10 ENHANCED RECOVERY CO L \$403.00 Last 4 digits of account number Nonpriority Creditor's Name 8014 BAYBERRY RD When was the debt incurred? 5/1/2014 Number Street As of the date you file, the claim is: Check all that apply. Contingent **JACKSONVILLE** Florida Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only $\overline{\mathbf{A}}$ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify **✓** No ☐ Yes \$113.00 Last 4 digits of account number Nonpriority Creditor's Name 8014 BAYBERRY RD When was the debt incurred? 12/1/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent **JACKSONVILLE** Florida 32256 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offset? \square Other, Specify **✓** No Yes \$6,894.00 Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 60610 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Harrisburg Pennsylvania 17106 Unliquidated

Magon Case 16-11302 NDoc 1 Debtor 1

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Debtor 1 Magon Case 16-11302 NDoc 1
First Name Middle Name

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	CSI INC	Last 4 digits of account number 4048 —	\$250.00
	onpriority Creditor's Name O BOX 327	When was the debt incurred? 1/1/2012	_
N	umber Street	As of the date you file, the claim is: Check all that apply.	
	ALOS HEIGHTS Illinois 60463	Contingent	
	ity State Zip Code	Unliquidated	
Į.	/ho incurred the debt? Check one. Debtor 1 only	Disputed	
F	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans	
F	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
∟ Is	the claim subject to offset?	✓ Other. Specify	
Z L	-	Culoi. Speeiny	
	CSI INC	- Last 4 digits of account number 3331 —	\$250.00
<u>P(</u>	onpriority Creditor's Name O BOX 327	When was the debt incurred? 1/1/2012	
N	umber Street	As of the date you file, the claim is: Check all that apply.	
	ALOS HEIGHTS Illinois 60463	Contingent	
_	ALOS HEIGHTS Illinois 60463 ity State Zip Code	Unliquidated	
	/ho incurred the debt? Check one.	Disputed	
~	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offset?	✓ Other. Specify	
<u> </u>			
L	Yes CSI INC		•
	onpriority Creditor's Name	Last 4 digits of account number 6548	\$250.00
<u>P(</u>	O BOX 327 umber Street	When was the debt incurred? 3/1/2010	
IN	uriber Street	As of the date you file, the claim is: Check all that apply.	
	ALOS HEIGHTS Illinois 60463	Contingent	
	ALOS HEIGHTS Illinois 60463 ity State Zip Code	Unliquidated	
	/ho incurred the debt? Check one.	Disputed	
<u> </u>		Type of NONPRIORITY unsecured claim:	
Ļ	Debtor 2 only Debtor 1 and Debtor 2 only	Student loans	
F	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Ē	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	the claim subject to offset?	✓ Other. Specify	
Ľ	VI No		

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State

Check if this claim relates to a community debt

Who incurred the debt? Check one.

Debtor 1 and Debtor 2 only

Is the claim subject to offset?

At least one of the debtors and another

Debtor 1 only

Debtor 2 only

| |

✓ No Yes Zip Code

Disputed

Student loans

Other. Specify

Type of NONPRIORITY unsecured claim:

you did not report as priority claims

Obligations arising out of a separation agreement or divorce that

Debts to pension or profit-sharing plans, and other similar debts

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Document Page 32 of 82 Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.25 MCSI INC \$200.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 327 When was the debt incurred? 3/1/2015 Street Number As of the date you file, the claim is: Check all that apply. Contingent PALOS HEIGHTS Illinois 60463 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only $\overline{\mathbf{V}}$ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.26 MCSI INC \$200.00 Last 4 digits of account number 6285 Nonpriority Creditor's Name PO BOX 327 When was the debt incurred? 6/1/2014 Number Street As of the date you file, the claim is: Check all that apply. Contingent PALOS HEIGHTS City Illinois 60463 Unliquidated State Zip Code Who incurred the debt? Check one. Disputed

☑ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ☑ No ☐ Yes	Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify
MCSI INC Nonpriority Creditor's Name PO BOX 327 Number Street PALOS HEIGHTS Illinois 60463 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number 7167 \$200.00 When was the debt incurred? 2/1/2013 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify

Debtor 1 Magon Case 16-11302 NDoc 1 Filed 03/31/16 Entered 03/31/16 Assi 27:56 Desc Main Document Page 33 of 82 Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.28 MCSI INC \$200.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 327 When was the debt incurred? 12/1/2014 Street Number As of the date you file, the claim is: Check all that apply. Contingent PALOS HEIGHTS Illinois 60463 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only $\overline{\mathbf{V}}$ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Other. Specify Is the claim subject to offset? **✓** No Yes 4.29 MEDICREDIT, INC \$1,335.00 Last 4 digits of account number 6505

When was the debt incurred? 7/1/2015				
As of the date you file, the claim is: Check all that apply.				
Contingent Unliquidated				
Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify				
Last 4 digits of account number 7867 \$413.00 When was the debt incurred? 4/1/2015 As of the date you file, the claim is: Check all that apply.	_			
Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify				
	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify Last 4 digits of account number			

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Debtor 1 Page 34 of 82 Your NONPRIORITY Unsecured Claims - Continuation Page Part 2: After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. Total claim 4.31 MEDICREDIT, INC \$260.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 1629 When was the debt incurred? 1/1/2015 Street Number As of the date you file, the claim is: Check all that apply. Contingent **MARYLAND** Montana 63043 Unliquidated **HEIGHTS** State Zip Code City Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: ✓ Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that Debtor 1 and Debtor 2 only you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.32 MEDICREDIT, INC \$115.00 Last 4 digits of account number 1772 Nonpriority Creditor's Name PO BOX 1629 When was the debt incurred? 3/1/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent MARYLAND 63043 Montana Unliquidated **HEIGHTS** State Zip Code City Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that Debtor 1 and Debtor 2 only you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.33 MEDICREDIT, INC \$78.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 1629 When was the debt incurred? 3/1/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent **MARYLAND** Montana 63043 Unliquidated **HEIGHTS** City State Zip Code

Who incurred the debt? Check one.

Debtor 1 and Debtor 2 only

Is the claim subject to offset?

At least one of the debtors and another

Check if this claim relates to a community debt

Debtor 1 only

✓ No Yes

Debtor 2 only

Disputed

Student loans

Other. Specify

Type of NONPRIORITY unsecured claim:

you did not report as priority claims

Obligations arising out of a separation agreement or divorce that

Debts to pension or profit-sharing plans, and other similar debts

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries	on this page, nun	nber them beginnin	g with 4.5, followed by 4.6, and so forth.	Total claim
4.34 MEDICREDIT, INC				Last 4 digits of account number 1785	\$72.00
	Nonpriority Creditor's Nan PO BOX 1629	ne		When was the debt incurred? 3/1/2015	
	Number Street				
	-			As of the date you file, the claim is: Check all that apply. Contingent	
	MARYLAND	Montana	63043	Unliquidated	
	HEIGHTS City	State	Zip Code	Disputed	
	Who incurred the debt	? Check one.	·	Type of NONPRIORITY unsecured claim:	
	Debtor 1 only			Student loans	
	Debtor 2 only	\b .			
	Debtor 1 and Debtor 2	•		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the deb			Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim r		unity debt	✓ Other. Specify	
	Is the claim subject to o	itset?			
	= .				
4.05	☐ Yes				
4.35	MEDICREDIT, INC Nonpriority Creditor's Nan	ne		Last 4 digits of account number 7847	\$72.00
	PO BOX 1629 Number Street			When was the debt incurred? 4/1/2015	
	Number Street			As of the date you file, the claim is: Check all that apply.	
	MADY AND	• • •	000.40	Contingent	
	MARYLAND HEIGHTS	Montana	63043	Unliquidated	
	City	State	Zip Code	Disputed	
	Who incurred the debt? Debtor 1 only	? Check one.		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only			Student loans	
	Debtor 1 and Debtor 2	only		Obligations arising out of a separation agreement or divorce that	
	At least one of the deb	•		you did not report as priority claims	
	=		unity dobt	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim r Is the claim subject to o		unity debt	✓ Other. Specify	
	No				
	Yes				
4.36	MEDICREDIT, INC				\$72.00
7.00	Nonpriority Creditor's Nan	ne		Last 4 digits of account number1703	φ12.00
	PO BOX 1629 Number Street			When was the debt incurred? 3/1/2015	
	Trained Crook			As of the date you file, the claim is: Check all that apply.	
	MARYLAND	Montana	63043	Contingent	
	HEIGHTS	Montana	03043	Unliquidated	
	City	State Charleson	Zip Code	Disputed	
	Who incurred the debt? Debtor 1 only	r Check one.		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only			Student loans	
	Debtor 1 and Debtor 2	2 only		Obligations arising out of a separation agreement or divorce that	
	At least one of the deb	•		you did not report as priority claims	
	Check if this claim r		unity debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to o		unity debt	✓ Other. Specify	
	No				
	☐ Yes				

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Who incurred the debt? Check one.

Debtor 1 and Debtor 2 only

Is the claim subject to offset?

At least one of the debtors and another

Check if this claim relates to a community debt

Debtor 1 only

✓ No Yes

Debtor 2 only

Disputed

Student loans

Other. Specify

Type of NONPRIORITY unsecured claim:

you did not report as priority claims

Obligations arising out of a separation agreement or divorce that

Debts to pension or profit-sharing plans, and other similar debts

Debtor 1 Magon Case 16-11302 NDoc 1 Filed 03/13/16 Entered 03/31/16 AB 227:56 Desc Main

Document Page 37 of 82 Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. Total claim 4.40 NATIONWIDE CREDIT & CO \$95.00 Last 4 digits of account number Nonpriority Creditor's Name 815 COMMERCE DR STE 270 When was the debt incurred? 4/1/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent OAK BROOK Illinois Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only $\overline{\mathbf{A}}$ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify **✓** No Yes 4.41 NTL ACCT SRV \$107.00 Last 4 digits of account number 6214 Nonpriority Creditor's Name 1246 University # 421 When was the debt incurred? 12/1/2012 Number Street As of the date you file, the claim is: Check all that apply. Contingent Saint Paul Minnesota 55104 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed ✓ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offset? lacksquareOther, Specify **✓** No Yes 4.42 STELLAR RECOVERY INC \$674.00 Last 4 digits of account number Nonpriority Creditor's Name 4500 Salisbury Rd Ste 10 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Jacksonville Florida 32216

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Document Page 38 of 82 Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. Total claim 4.43 TCF - Corporate \$100.00 Last 4 digits of account number Nonpriority Creditor's Name 801 Marquette Ave When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 55402 Minneapolis Minnesota Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only $\overline{\mathbf{A}}$ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? nsf fees **✓** No Yes 4.44 Village of Broadview \$400.00 Last 4 digits of account number Nonpriority Creditor's Name 2350 S. 25th Avenue Broadview When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 60155 Broadview Illinois Unliquidated City Zip Code State Who incurred the debt? Check one. Disputed ✓ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? \square Other, Specify **✓** No Yes 4.45 WELLS FARGO BANK \$100.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 14517 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent **DES MOINES** 50306 Iowa Unliquidated

City

| |

✓ No Yes State

Check if this claim relates to a community debt

Who incurred the debt? Check one.

Debtor 1 and Debtor 2 only

Is the claim subject to offset?

At least one of the debtors and another

Debtor 1 only

Debtor 2 only

Zip Code

Disputed

Student loans

Other. Specify

Type of NONPRIORITY unsecured claim:

you did not report as priority claims

Obligations arising out of a separation agreement or divorce that

Debts to pension or profit-sharing plans, and other similar debts

nsf fees

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Part 3: List Others to Be Notified About a Debt That You Already Listed

collection a	collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.								
Arnold Scot	t Harris		On which entry in Part 1 or Part 2 did you list the original creditor?						
111 W. Jacks Number	son # 600 Street		Line 4.7 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims						
Chicago City	Illinois State	60604 Zip Code	Last 4 digits of account number						

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Part 4: Add th	bocument Faç ne Amounts for Each Type of Unsecured Claim	jc 4	0 0 02
	nounts of certain types of unsecured claims. This information is fo ounts for each type of unsecured claim.	r stat	tistical reporting purposes only. 28 U.S.C. §159.
		-	Total claims
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00
Hom Fait 1	6b. Taxes and certain other debts you owe the	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
		-	Total claims
Total claims from Part 2	6f. Student loans	6f.	\$10,562.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$36,782.50
	6j. Total. Add lines 6f through 6i.	6j.	\$47,344.50

	Case 16-1130	2 Doc 1 Filed 03	3/31/16 Entere	d 03/31/16 19:27:56	Desc Main
Fill in th	nis information to identify your cas		J. J		
Debtor	1 Magon First Name	N Middle Name	Martin Last Name		
Debtor		Middle Name	Lastiname		
	e, if filing) First Name	Middle Name	Last Name		
United	States Bankruptcy Court for the:	Northern	District of Illinois		
0			(State)		
Case n (If know					
Offic	cial Form 106G				Check if this is ar amended filing
Sch	edule G: Execut	ory Contracts a	and Unexpire	ed Leases	12/1
space is				equally responsible for supply s page. On the top of any additi	ing correct information. If more onal pages, write your name and
1. Do	you have any executory	contracts or unexpired	leases?		
✓	No. Check this box and file this fo	rm with the court with your other	schedules. You have noth	ing else to report on this form.	
	Yes. Fill in all of the information b	elow even if the contracts or lea	ses are listed on Schedule	A/B: Property (Official Form 106A	/B).
				n state what each contract or leax examples of executory contracts an	
	Person or company with who	m you have the contract or le	ase	State what the contrac	t or lease is for

		Case 16-1130	2 Doc 1 Filed 0	12/21/16 Entere	d 03/31/16 19:27:56	Dogo Main
Fill in	this inform	ation to identify your cas		13/31/16 Fillere	103/31/10 19.27.50	Desc Main
Debte	or 1	Magon	N	Martin		
Debte	or 2	First Name	Middle Name	Last Name		
		First Name	Middle Name	Last Name		
Unite	d States Ba	ankruptcy Court for the:	Northern	District of Illinois		
Case	number			(State)		
(If kno		Form 106H				Check if this is a amended filing
		e H: Your Co	adobtors			404
				B	.1.4 1	12/1 e. If two married people are filing
in the every	boxes on question.	the left. Attach the Add		n the top of any Additiona	al Pages, write your name and	age, fill it out, and number the entries
L	ouisiana, N No. Go Yes. D	levada, New Mexico, Puo o to line 3. id your spouse, former sp	lived in a community proper erto Rico, Texas, Washington, pouse, or legal equivalent live v	and Wisconsin.)	nmunity property states and territ	ories include Arizona, California, Idaho,
	☐ Y		tate or territory did you live?		Fill in the name and current add	ress of that person.
		Name of your spouse, for	ormer spouse, or legal equival	ent		
		Number Street				
		Number Street				
		City	State	Zip Code		
а	s a codeb	tor only if that person i	s a guarantor or cosigner. I	Make sure you have listed		st the person shown in line 2 again Official Form 106D), <i>Schedule E/F</i> Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Fill in th	nis information to identify	your case:			1/16 19:	:27:56 De	sc Main	1
Debtor 1	Magon	N Docui	Martin	ige 40 or t	7 2			
Dobtor 1	First Name	Middle Name	Last Name					
Debtor 2						Check if this is:		
(Spouse, i	if filing) First Name	Middle Name	Last Name			An amended f	iling	
United Sta	ates Bankruptcy Court for the:	Northern	District of Illinois	S				st-petition chapter 1
	., .,		(State			expenses as o	i the following	ng date:
Case num (If known)	nber					MM / DD / YY		
(II KIIOWII)						WIIWI / DD / TT		
Officia	al Form 106l							
Sche	dule I: Your Inc	ome						12/1
70110	dale II. Teal IIIe							12/1.
nformat	tion about your spouse vrite your name and ca	r spouse. If you are sep e. If more space is neede se number (if known). A nt	ed, attach a s	separate sh				
1.	Fill in your employment		Debtor 1			Debtor 2		
	information.	Fundament status						
	If you have more than one	Employment status	✓ Employed			Employed		
	job,		Not Employ	yed		Not Employe	d	
	attach a separate page with information about additional	Occupation	Assistant Man	ager				
	employers.	Employer's name	Gymboree Ope	arations Inc				
	Include part time, seasonal,							
	or	Employer's address	50 Howard Street Number Street	eet		Number Street		
	self-employed work.							
	Occupation may include							
	student or homemaker, if it applies.							
	or nomemaker, in applies.		San	California	94105	City	State	Zip Code
			Francisco City	State	Zip Code	City	State	Zip Code
		How long employed there?		Olalo	Zip oodo			
			3 months					
Part 2:	Give Details About I	Monthly Income						
Estimate	e monthly income as of the	date you file this form. If you ha	ave nothing to rep	oort for any line,	write \$0 in the s	pace. Include your	non-filing sr	oouse unless you
are sepa	rated.							
		re than one employer, combine th	ne information for	all employers fo	or that person on	the lines below. If	you need mo	ore space, attach
a separa	te sheet to this form.					For Debtor 2 o	r	
				For D	ebtor 1	non-filing spo		
2. Lis	t monthly gross wages, salar	y, and commissions (before all	payroll	2.	\$2,496.00			
ded	ductions.) If not paid monthly, ca	Iculate what the monthly wage wo	ould be.					
3. Est	imate and list monthly overt	ime pay.	;	3	+ \$0.00			
4. Cal	Iculate gross income. Add lin	e 2 + line 3.		4.	\$2,496.00			

Debtor 1 Magon Case 16-11302 N Doc 1 Filed 03/34/16 Entered @3/31/16/19:27:56 Desc Main Documentame Page 44 of 82 For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here 4 \$2,496.00 5. List all payroll deductions: \$490.90 5a. Tax, Medicare, and Social Security deductions 5a. 5b. Mandatory contributions for retirement plans 5b. \$0.00 5c. Voluntary contributions for retirement plans 5c. \$0.00 5d. Required repayments of retirement fund loans 5d. \$0.00 5e. Insurance 5e. \$0.00 5f. Domestic support obligations 5f. \$0.00 5g. Union dues 5g. \$0.00 5h. Other deductions. Specify: 5h. -\$0.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$490.90 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$2,005.10 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total \$0.00 8a. monthly net income. 8b. Interest and dividends 8b. \$0.00 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. \$0.00 8d. Unemployment compensation 8d. \$0.00 8e. Social Security 8e. \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies Specify: Food Assistance Programs \$0.00 8f. 8g. Pension or retirement income 8g. \$0.00 8h. Other monthly income. Specify: 8h. + \$0.00 9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$0.00 10. Calculate monthly income. Add line 7 + line 9. 10. \$2,005.10 \$2,005.10 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify 11. + \$0.00 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies \$2,005.10 Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? Income anticipated - Debtor just received promotion to assistant manger at \$16/hr working 32-40 hours a week Yes. Explain:

	Case 16-1130	02 Doc 1 Filed (03/31/16	Entered 03/31/1	L6 19:27:56	Desc Mai	n
Fill in this informa	ation to identify your ca			<u> </u>			
Debtor 1	Magon	N	Martin				
	First Name	Middle Name	Last Nar	ne			
Debtor 2	E'm (N)	NA' LUI - NI	LastNia		Check if this is:		
(Spouse, if filing)	First Name	Middle Name	Last Nar	ne	An amended filir	ng	
United States Ba	inkruptcy Court for the:	Northern	District of Illing (Sta			nowing post-petition the following date:	
Case number (If known)				<u> </u>	MM / DD / YYY		
Official F	orm 106J				WIIWI / DD / TTT		
	• J: Your E	xpenses					12/1
nformation. If m		sible. If two married people ar , attach another sheet to this nold					ber
1. Is this a joint	case?						
✓ No. Go t	o line 2						
Yes. Doe	es Debtor 2 live in a s	separate household?					
	No						
	Yes. Debtor 2 must fi	le Official Forms 106J-2, Exper	nses for Separate	Household of Debtor 2.			
2. Do you have	dependents?	No					
Do not list Del Debtor 2.	otor 1 and	Yes. Fill out this information for each dependent	Dependent Debtor 1 or Child	s relationship to Debtor 2	Dependent's age 1 year	Does depen with you? No. Yes.	dent live
Do your experience expenses of than yourself and dependents?	people other your	No Yes					
Part 2: Estim	ate Your Ongoing	g Monthly Expenses					
expenses as of applicable date Include expens	a date after the bank . es paid for with non-	cankruptcy filing date unless cruptcy is filed. If this is a support of the cash government assistance it on Schedule I: Your Incom	pplemental Sche	edule J, check the box	•	rm and fill in the	our expenses
		penses for your residence. In	`	,			\$0.00
any rent for	the ground or lot. 4.	period for your reduction in	.o.ddo mot mortgo	go paymonto ana		4.	φυ.υυ
	ded in line 4:						
4a. Real est						4a	\$0.00
	, homeowner's, or rent					4b.	\$0.00
4c. Home m	aintenance, repair, and	upkeep expenses				4c.	\$0.00

\$0.00

4d.

4d. Homeowner's association or condominium dues

Debtor 1 Magon Case 16-11302 NDoc 1 Filed 03/13-11/16 Entered 03/13-11/116 (11/1302):27:56 Desc Main

Document Page 46 of 82 Your expenses 5. Additional mortgage payments for your residence, such as home equity loans \$0.00 5. 6. Utilities: 6a. Electricity, heat, natural gas \$220.00 6a. 6b. Water, sewer, garbage collection \$90.00 6b. 6c. Telephone, cell phone, Internet, satellite, and cable services \$185.00 6c. 6d. Other. Specify: Cellphone \$127.00 6d 7. Food and housekeeping supplies 7. \$450.00 8. Childcare and children's education costs \$136.00 8. 9. Clothing, laundry, and dry cleaning \$100.00 9. 10. Personal care products and services \$100.00 10. 11. Medical and dental expenses \$25.00 11. 12. Transportation. Include gas, maintenance, bus or train fare. \$250.00 12. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 13. 14. Charitable contributions and religious donations \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance \$0.00 15a 15b. Health insurance \$0.00 15b 15c. Vehicle insurance \$122.00 15c 15d. Other insurance. Specify: \$0.00 15d 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _ \$0.00 16 17. Installment or lease payments: 17a. Car payments for Vehicle 1 \$0.00 17a 17b. Car payments for Vehicle 2 17b \$0.00 17c. Other. Specify: \$0.00 17c 17d. Other. Specify: \$0.00 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted from \$0.00 your pay on line 5, Schedule I, Your Income (Official Form 106l). 18. 19. Other payments you make to support others who do not live with you. Specify: \$0.00 19. 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property \$0.00 20a 20b. Real estate taxes 20b. \$0.00 20b 20c. Property, homeowner's, or renter's insurance \$0.00 20c 20d. Maintenance, repair, and upkeep expenses 20d. \$0.00 20d 20e. Homeowner's association or condominium dues \$0.00 20e

Debtor 1	Magon Cas	se 16-11302	NDoc 1	Filed 03/34/16	Entered 03/31	1√11.6 (11 1.9 ;27: <u>56</u>	Desc Main	
	First Name		Middle Name	Documetht enter	Page 47 of 82			
21.Other	Specify:				G		21	\$0.00
22. Calcu	ılate your mo	onthly expenses.						\$1,805.00
22a. A	Add lines 4 thr	ough 21.						\$0.00
22b. C	Copy line 22 (r	nonthly expenses for	Debtor 2), if an	y, from Official Form 106J	-2			\$1,805.00
22c. A	ıdd line 22a aı	nd 22b. The result is y	your monthly ex	rpenses.		2	22.	
23. Calcu	late your mo	nthly net income.						
23a. C	Copy line 12 (y	our combined month	ly income) from	Schedule I.		2	23a	\$2,005.10
23b. C	Copy your mor	thly expenses from lin	ne 22 above.			2	23b	\$1,805.00
	•	nonthly expenses from	, ,	income.				\$200.10
	The result is y	our monthly net inco	me.			2	:3c	
24. Do y o	ou expect an	increase or decrea	se in your exp	enses within the year af	ter you file this form?			
For e	example, do y	ou expect to finish par	ying for your ca	r loan within the year or do	you expect your			
morto	gage paymen	t to increase or decre	ease because o	of a modification to the term	ns of your mortgage?			
□ N	No							
✓ \	⁄es							
	Expl	ain here:						
			and pays all uti	lities and water in lieu of re	nt			

		Case 16-1130	2 Doc 1 Filed 0	3/31/16 Ente	red 03/31/16 19:27:56	Desc Main
Fill	in this inform	ation to identify your case			1/10 13.27.30	Desc Main
Del	otor 1	Magon	N	Martin		
Del	otor 2	First Name	Middle Name	Last Name		
		First Name	Middle Name	Last Name		
Uni	ted States Ba	ankruptcy Court for the:	Northern	District of Illinois		
Cas	se number			(State)		
(If k	nown)					
Of	ficial F	orm 106De	С			Check if this is an amended filing
De	clarat	ion About aı	_ n Individual De	btor's Sche	dules	12/1:
lf tw	o married p	eople are filing togethe	r, both are equally respons	ible for supplying corre	ect information.	
prop 1519		d in connection with a			Making a false statement, conceali , or imprisonment for up to 20 year	ing property, or obtaining money or rs, or both. 18 U.S.C. §§ 152, 1341,
	Did you pa	y or agree to pay some	one who is NOT an attorney	to help you fill out bar	nkruptcy forms?	
	✓ No					
	Yes. N	lame of person		Attach Bankrup Signature (Offic	tcy Petition Preparer's Notice, Declar ial Form 119).	ation, and
		alty of perjury, I declare re true and correct.	e that I have read the summa	ary and schedules filed	with this declaration and	
×	/s/ Magon	Martin		*		
	Signature of	f Debtor 1		Signa	ature of Debtor 2	
	Date 4/1/20	016 DD/YYYY		Date	MM/DD/YYYY	
	1 1 1 1 1 1 1	,			1711711 2 2/ 1 1 1 1	

1 111 111 1111	s information to identify your ca	02 Doc 1 F	=iled 03/31/16	Entered 03/3 <mark>1/16 1</mark>	.9:27:56	Desc Main
Debtor 1		N	Martin			
Debtor 2	First Name	Middle N	lame Last Nan	ne		
	, if filing) First Name	Middle N	Name Last Nan	ne e		
United S	tates Bankruptcy Court for the:	Northern	District of Illino			
Case nu	-		(Sta			
Offic	ial Form 107					Check if this is a amended filing
	ement of Financ	cial ∆ffairs	for Individua	ls Filing for Ba	ankruntc	V 12/1
					•	g correct information. If more
pace is	needed, attach a separate sh	neet to this form. On	the top of any additional	pages, write your name and	d case number (i	if known). Answer every question
Part 1:	Give Details About You	ur Marital Status	and Where You Live	ed Before		
1. W	/hat is your current marital s	status?				
	Married					
<u>-</u>	Not married					
2. D	uring the last 3 years, have y	ou lived anywhere o	ther than where you live i	now?		
·						
	Yes. List all of the places you	u lived in the last 3 yea	rs. Do not include where yo	u live now.		
	Debtor 1:		Dates Debtor 1 lived there	Debtor 2:		Dates Debtor 2 lived there
				Same as Debtor 1		Same as Debtor 1
	Number Street		- From			Same as Debtor 1
	Number Street		- From	Same as Debtor 1 Number Street		_
	Number Street					From
	Number Street City State	Zip Code		Number Street City State	Zip Code	From Toe
		Zip Code		Number Street	Zip Code	From To
	City State	Zip Code		Number Street City State Same as Debtor 1	Zip Code	From Toe
		Zip Code	- To	Number Street City State	Zip Code	From To e Same as Debtor 1
	City State	Zip Code	- To	Number Street City State Same as Debtor 1	Zip Cod	From Brown To E

Debtor 1 Magon Case 16-11302 NDoc 1
First Name Middle Name

Filed 03//31/16 Entered 03/31//16 /1/9፡27:56 Desc Main Documenter Page 50 of 82 Part 2: Explain the Sources of Your Income

.	Fill in the total amount of income you received fr	ent or from operating a business during this year or the two previous calendar years? If from all jobs and all businesses, including part-time have income that you receive together, list it only once under Debtor 1.							
		Debtor 1		Debtor 2					
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)				
	From January 1 of current year until the date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$2346.33	Wages, commissions, bonuses, tips Operating a business					
	For last calendar year: (January 1 to December 31,	Wages, commissions, bonuses, tips Operating a business	\$9325.56	 Wages, commissions, bonuses, tips Operating a business					
	For the calendar year before that: (January 1 to December 31,	Wages, commissions, bonuses, tips Operating a business	\$14000.00	Wages, commissions, bonuses, tips Operating a business					
	Include income regardless of whether that income benefit payments; pensions; rental income; intere and you have income that you received together, List each source and the gross income from each No Yes. Fill in the details.	est; dividends; money collected list it only once under Debtor 1.	from lawsuits; royalties; and	gambling and lottery winnings. I					
		Debtor 1		Debtor 2					
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)				
	From January 1 of current year until the date you filed for bankruptcy:	2016 Estimated LINK	\$176.00						
	For last calendar year: (January 1 to December 31, 2015) YYYY	2015 Estimated LINK	\$3,746.00						
	For the calendar year before that: (January 1 to December 31,	2014 Estimated LINK	\$2,714.00						

Debtor 1 Magon Case 16-11302 NDoc 1
First Name Middle Name

Filed 03/84/16 Entered 03/81/16 (149:27:56 Desc Main Documenter Page 51 of 82 Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

Are eit	either Debtor 1's or Debtor 2's debts primarily consumer debts?										
☐ No			tor 2 has primarily of sehold purpose."	consumer debts. Cons	umer debts are defined in 11	U.S.C. § 101(8) as "incurre	ed by an individual primarily				
	During the 9										
	No. Go	to line 7.									
	to	otal amount you	paid that creditor. Do	not include payments fo	more in one or more paymen or domestic support obligation attorney for this bankruptcy o	ns, such as					
	* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.										
✓ Ye	Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.										
	During the 9	0 days before yo	ou filed for bankruptcy	, did you pay any credito	r a total of \$600 or more?						
	✓ No. Go	to line 7.									
	Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.										
				Dates of payment	Total amount paid	Amount you still owe	Was this payment for				
Ō	Creditor's Name	9					─				
1	Number Street	t					Credit card				
-							Loan repayment Suppliers or				
(City	State	Zip Code				vendors				
_							Other				
(Creditor's Name	;					─				
1	Number Street	t					Credit card				
-							Loan repayment				
-	City	State	Zip Code				Suppliers or vendors				
							Other				
(Creditor's Name	÷			-		Mortgage				
<u> </u>	Number Street	•					Car Credit card				
-	NUMBER SHEEL						Loan repayment				
_							Suppliers or				
(City	State	Zip Code				vendors				
							Other				

NDoc 1 Debtor 1 Document Page 52 of 82 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments that benefited an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Include creditor's name Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code

Debtor 1 Magon Case 16-11302 NDoc 1
First Name Middle Name Filed 03/03/1/16 Entered 03/03/1/16/1/9:27:56 Desc Main Document Page 53 of 82

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

No Yes. Fill in the details. Nature of the case Court or agency Status of the case		Il such matters, inclu	u filed for bankruptcy, ding personal injury cas						stody mod	difications, and contract
Case title Case number Case number Case number Case number Case number Case number Case title Case number Case nu										
Case title Case number Case number Case itile Case itile Case itile Case itile Case itile Case number Number Street City State Zip Code Concluded City State Zip Code Concluded City State Zip Code 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Date Value of the property Creditor's Name 121 N. LaSalle St # 107A Number Street Property was repossessed. Property was repossessed. Property was foreclosed. Chicago Illinois 60602 Property was garnished. Chicago Illinois 60602 Property was attached, seized, or levied. Describe the property Date Value of the property Central Dupage County Creditor's Name Explain what happened Final in what happened	ш	ree. I ill ill the detaile	•	Nature (of the case	Court or age	encv		Status	s of the case
Case number Court Name		Case title								
Case number Case title Case title Case title Case number Case num						Court Name			- =	_
Case title Case number Number Street City State Zip Code Concluded City State Zip Code 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Paycheck Garnished Creditor's Name 121 N. LaSalle St # 107A Number Street Property was repossessed. Property was foreclosed. Property was garnished.		Case number								
Case number Court Name		-				Number Stree	et		ш,	
Case number Court Name						City	State	Zip Code	_	
Case number Number Street		Case title							P	ending
Number Street City State Zip Code		-				Court Name				n appeal
10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Paycheck Garnished 1/8/2016 Paycheck Garnished 1/8/2016 Froperty was repossessed. Property was foreclosed. Property was garnished. Chicago Illinois 60602 City State Zip Code Property was attached, seized, or levied. Date Value of the property Property was repossessed. Property was garnished. Property was garnished. Property was garnished. Property was attached, seized, or levied. Date Value of the property Central Dupage County Creditor's Name Explain what happened		Case number				Number Stree	et		- 🔲 c	oncluded
10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Paycheck Garnished 1/8/2016 Date Value of the property Paycheck Garnished 1/8/2016 Froperty was repossessed. Property was foreclosed. Property was garnished. Chicago Illinois 60602 City State Zip Code Describe the property Paycheck Garnished 1/8/2016 Date Value of the property was repossessed. Property was foreclosed. Property was garnished. Property was garnished. Garnishment Central Dupage County Creditor's Name Explain what happened									_	
City of Chicago Parking Creditor's Name Chicago Illinois 10 10 10 10 10 10 10 1						City	State	Zip Code		
Creditor's Name 121 N. LaSalle St # 107A	▼	res. Fill In the Inlon	nation below.			rty		Date		
Explain what happened			rking		Paycheck Garnished		1/8/2016		\$0	
Number Street Property was repossessed. Property was foreclosed. Property was garnished. Property was garnished. Property was attached, seized, or levied. Central Dupage County Creditor's Name Property was repossessed. Property was garnished. Property was attached, seized, or levied. Date Value of the property Garnishment 1/8/2016 \$0		Creditor's Name								
Chicago Illinois 60602 City State Zip Code Property was garnished. Property was garnished. Property was garnished. Property was garnished. Property was attached, seized, or levied. Describe the property Garnishment Garnishment 1/8/2016 Fynlain what happened			107A		Explain what happe	neu				
Chicago Illinois 60602 City State Zip Code Property was garnished. Property was garnished. Property was attached, seized, or levied. Describe the property Central Dupage County Creditor's Name Property was foreclosed. Property was garnished. Property was attached, seized, or levied. Date Value of the property Garnishment 1/8/2016 \$0 Fynlain what happened		Number Street			Droport / was ron					
Chicago Illinois 60602 City State Zip Code Central Dupage County Creditor's Name Property was garnished. Property was attached, seized, or levied. Date Value of the property Garnishment 1/8/2016 So										
City State Zip Code Property was attached, seized, or levied. Describe the property Central Dupage County Creditor's Name Property was attached, seized, or levied. Date Value of the property Garnishment 1/8/2016 \$0		Chicago	Illinois 60	602						
Central Dupage County Creditor's Name Garnishment 1/8/2016 \$0 Explain what happened					Property was atta	ached, seized, or	levied.			
Creditor's Name Explain what happened					Describe the prope	rty		Date		
Creditor's Name Explain what happened		Central Dupage Co	ounty		Garnishment			1/8/2016		\$0
Explain what happened										
400 N Country Farm Road					Explain what happened					
Number Street		Number Street								
Property was repossessed.										
Property was foreclosed. Chicago Illinois 60638 ✓ Property was garnished.										
Chicago Illinois 60628 City State Zip Code ✓ Property was garnished. ✓ Property was garnished. Property was garnished.							levied.			

Deb	tor 1		<u>d 03//31/16 Entered</u> 03//31//16 /1/9:27: cumenter Page 54 of 82	<u>56 Desc</u>	<u>Main</u>
11.		nin 90 days before you filed for bankruptcy, did any counts or refuse to make a payment because you owe	creditor, including a bank or financial institution, set of	ff any amounts fr	om your
	\exists	No Yes. Fill in the details.			
	_		Describe the action the creditor took	Date action was taken	Amount
		Creditor's Name			
		Creditor's INATHE			
		Number Street			
			Last 4 digits of account number: XXXX-		
		City State Zip Code			
12.		nin 1 year before you filed for bankruptcy, was any of iver, a custodian, or another official?	your property in the possession of an assignee for th	e benefit of credi	tors, a court-appointed
	_	No Yes			
Dort	 5. 1	List Certain Gifts and Contributions			
13.	_		give any gifts with a total value of more than \$600 per	person?	
		No Yes. Fill in the details for each gift.			
		Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
		Person to Whom You Gave the Gift			
		Number Street			
		City State Zip Code			
		Person's relationship to you			
		Person to Whom You Gave the Gift			
		Number Street			
		City State Zip Code			
		Person's relationship to you			

		FIRST Name	ivildale	DC DC	ocument Page 55 of 82		
14.	With	nin 2 years before you	ı filed for bankr		give any gifts or contributions with a total value of mor	e than \$600 to an	y charity?
	✓	No Yes. Fill in the details for	or each gift or co	ontribution.			
	_	Gifts with a total value per person	-		Describe the gifts	Dates you gave the gifts	Value
		Charity's Name					
		Number Street					
		,		Zip Code			
Part 15.		List Certain Losse		ptcy or since yo	ou filed for bankruptcy, did you lose anything because	of theft, fire, othe	r disaster, or
	gam	bling?	·		, ,, ,	, ,	,
		No Yes. Fill in the details.					
		Describe the propert how the loss occurred			Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending	Date of your loss	Value of property lost
					insurance claims on line 33 of Schedule A/B: Property.		
Part	7:	List Certain Paym	ents or Tran	sfers			
16.		iin 1 year before you f ing bankruptcy or pre			anyone else acting on your behalf pay or transfer any	property to anyor	e you consulted about
					counseling agencies for services required in your bankrupto	су.	
		No Yes. Fill in the details.					
	_				Description and value of any property transferred	Date payment or transfer was made	Amount of payment
		The Semrad Law Firm			\$350.00	3/29/2016	\$350.00
		Person Who Was Paid					
		20 S. Clark # 28					
		Number Street					
		Chicago I	Ilinois	60603			
				Zip Code			
		Email or website addre					
		Person Who Made the	Payment, if Not	You		1	
		Person Who Was Paid					
		Number Street					
		City	State	Zip Code			
		Email or website addre	ess				
		Person Who Made the	Payment, if Not	You			

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Deb	tor 1	Magon Case 16-11302 First Name		d 03//3/1/16 ocumetrite	Entered 03/31 Page 56 of 82	/11.6 /11.9.i27:	56 Desc	Main	
17.	you	nin 1 year before you filed for badeal with your creditors or to mot include any payment or transfer	ake payments to you	r creditors?	ng on your behalf pay o	r transfer any p	property to anyor	ne who p	promised to help
	✓	No Yes. Fill in the details.							
				Description and	d value of any property	transferred	Date payment or transfer was made	Amour	nt of payment
		Person Who Was Paid							
		Number Street							
		City State	Zip Code						
18.	ordinolu Inclu trans	nin 2 years before you filed for the nary course of your business of the both outright transfers and transfers that you have already listed or No Yes. Fill in the details.	r financial affairs? sfers made as security					-	
		Too. 1 III III allo dottalio.		Description and property transfe			property or paymets but paid in exch		Date transfer was made
		Person Who Received Transfer							
		Number Street							
		City State Person's relationship to you	Zip Code						
		Person Who Received Transfer	_						
		Number Street							
		City State Person's relationship to you	Zip Code						
19.	(The	nin 10 years before you filed for se are often called asset-protectio		transfer any prop	perty to a self-settled tru	st or similar de	vice of which yo	u are a k	peneficiary?
		Yes. Fill in the details.		Description an	d value of the property	transferred			Date transfer was made
		Name of trust							

Debtor 1 Magon Case 16-11302 NDoc 1
First Name Middle Name Filed 03/84/16 Entered 03/31/16/19:27:56 Desc Main Document Page 57 of 82 Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20.	or tr Inclu	ansferred?	s, money mark	et, or other financ	ial accounts				n your name, or for you		
		No Yes. Fill in the detail	s.								
	_				Last 4	digits of account per		Type of instrum	account or ent	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
		Person Who Was P	aid		— xxxx	.		Che	cking ings		
		Number Street			_			_	ey market kerage er		
		City	State	Zip Code							
		Person Who Was P	aid		— XXXX	-		Che	cking ings		
		Number Street			<u> </u>				ney market kerage er		
		City	State	Zip Code							
	valu	ables? No Yes. Fill in the detail		ŕ		had access to it?		·	Describe the content		Do you still have it?
		Name of Financial I	netitution		Name						□ No
		Number Street			Number	Street					Yes
					City	State	Zip C	ode			
		City	State	Zip Code	Oity	Oldic	Zip O	ouc			
22.	_	e you stored prope No Yes. Fill in the detail		ge unit or place	other than	your home within	1 year k	pefore ye	ou filed for bankruptcy	ls.	
					Who else	had access to it?			Describe the content	ts	Do you still have it?
		Name of Storage F	acility		Name						☐ No ☐ Yes
		Number Street			Number	Street					
					City	State	Zip C	ode			
		City	State	Zip Code							

Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in the last of th	
Yes. Fill in the details. Where is the property? Describe the contents Owner's Name Number Street	
Owner's Name Where is the property? Describe the contents Number Street	rust for someone.
	Value
Number Street	
City State Zip Code	
City State Zip Code	
Part 10: Give Details About Environmental Information	
For the purpose of Part 10, the following definitions apply:	
 ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. ■ Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. ■ Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? ✓ No Yes. Fill in the details. Governmental unit Environmental law, if you know it Name of site Governmental unit 	Date of notice
Number Street Number Street	
City State Zip Code	
City State Zip Code	
25. Have you notified any governmental unit of any release of hazardous material? No Yes. Fill in the details. Governmental unit Environmental law, if you know it	Date of notice
Name of site Governmental unit	
Number Street Number Street	
City State Zip Code	
City State Zip Code	

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26. Ha	ve you been a party in any judici	al or administrative	proceeding under an	y environmental law	? Include settlements a	and orders.
✓	No					
	Yes. Fill in the details.	С	ourt or agency		Nature of the case	Status of the
			- 1			case
	Case title		ourt Name			Pending
						On appeal
	-		umber Street			Concluded
	Case number	C	ity State	Zip Code		
Part 11:	Give Details About Your	Business or Co	nnections to Any	Business		
27. Wi	thin 4 years before you filed for I	bankruptcy, did you	own a business or ha	ive any of the follow	ing connections to any	business?
	A sole proprietor or self-emp		•	•	time	
	A member of a limited liability A partner in a partnership	y company (LLC) or l	imited liability partnershi	ip (LLP)		
	An officer, director, or manage	-				
_	An owner of at least 5% of the		curities of a corporation			
	No. None of the above applies. Go Yes. Check all that apply above ar		low for each business.			
			Describe the natur	re of the business		ntification number Do not I Security number or ITIN.
	Business Name		_		EIN:	
	Number Street		Name of accounta	nt or bookkeeper	Dates busines	ss existed
	City State	Zip Code		·	From	To
			Describe the natur	re of the business		ntification number Do not I Security number or ITIN.
	Business Name		_		EIN:	
	Number Street		Name of accounta	nt or bookkeeper	Dates busines	ss existed
	City State	Zip Code	_	•	From	То
			Describe the natur	re of the business		ntification number Do not I Security number or ITIN.
	Business Name		_		EIN:	
	Number Street		Nome of account	nt ou bookkers	Dates busines	ss existed
	City Otal	7:- O- 1:	Name of accounta	пі ог вооккеерег	From	To
	City State	Zip Code			110111	10

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creditors, or other parties. No		First Name Middle Name DC	ocument Page 60 of 82
Ves. Fill in the details below. Date issued Name			give a financial statement to anyone about your business? Include all financial institutions,
Date Issued Name	[
Number Street City State Zip Code Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 1	-		Date issued
City State Zip Code Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. **		Name	MM/DD/YYYY
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.		Number Street	_
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. **		City State Zip Code	_
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. **	Part 1	2: Sign Below	
Date 4/1/2016 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? No Yes. Name of person Attach the Bankruptcy Petition Preparer's Notice,	an	d correct. I understand that making a false statement, on kruptcy case can result in fines up to \$250,000, or imp	concealing property, or obtaining money or property by fraud in connection with a prisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
Date 4/1/2016 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ✓ No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? ✓ No ☐ Yes. Name of person Attach the Bankruptcy Petition Preparer's Notice,		Signature of Debtor 1	Signature of Debtor 2
 ✓ No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? ✓ No ✓ Yes. Name of person Attach the Bankruptcy Petition Preparer's Notice, 		Date 4/1/2016	Date
Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? ✓ No — Yes. Name of person Attach the Bankruptcy Petition Preparer's Notice,	Di	-	nancial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
✓ No Yes. Name of person Attach the Bankruptcy Petition Preparer's Notice,			
Yes. Name of person Attach the Bankruptcy Petition Preparer's Notice,	Di	d you pay or agree to pay someone who is not an attorr	rney to help you fill out bankruptcy forms?
	~	No	
		Yes. Name of person	· · · · · · · · · · · · · · · · · · ·

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

n re	Magon N Martin		Case No.				
_	Debtor			(If known)			
			Chapter	Chapter 13			
1.	DISCLOSURE Pursuant to 11 U.S.C. § 329(a) and Fed. Bank year before the filing of the petition in bankrup in connection w ith the bankruptcy case is as	kr. P. 2016(b), I certify that I am the atto otcy, or agreed to be paid to me, for ser		at compensation paid to me within one			
	For legal services, I have agreed to accept			\$4,000.0			
	Prior to the filing of this statement I have rece	eived		\$350.00			
	Balance Due			\$3,650.00			
2.	. The source of the compensation paid to me w	vas: Other (specify)					
3.	. The source of the compensation paid to me is Debtor	S: Other (specify)					
4.	I have not agreed to share the above-dismembers and associates of my law firm.	sclosed compensation with any other pe	erson unless they are				
	I have agreed to share the above-disclosmembers or associates of my law firm. At the people sharing in the compensation,	A copy of the agreement, together with					
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;						
	b. Preparation and filing of any petition	, schedules, statements of affairs and p	plan which may be required;				
	c. Representation of the debtor at the	meeting of creditors and confirmation h	nearing, and any adjourned hearings there	eof;			
	d. Representation of the debtor in adve	ersary proceedings and other contested	l bankruptcy matters;				
6	. By agreement with the debtor(s), the above-o	disclosed fee does not include the follow	wing services:				
		CERTIFICATI	ION				
	I certify that the foregoing is a complete stateme seedings.	ent of any agreement or arrangement for	or payment to me for representation of the	e debtor(s) in this bankruptcy			
	4/1/2016		/s/ Mary Walters 6315822				
	Date		Signature of Attorney				
			Semrad Law Firm				
			Name of law firm				

UNITED STATES BANKRUPTCY COURT Northern District of Illinois Magon N Martin In re Case No. Debtor (If known) Chapter Chapter 13 DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR 1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the abovenamed debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept \$4,000.00 Prior to the filing of this statement I have received \$350.00 Balance Due \$3,650.00 2. The source of the compensation paid to me was: Debtor Other (specify) 3. The source of the compensation paid to me is: Debtor Other (specify) I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 3/29/2016 /s/ Mary Walters 6315822 Date Signature of Attorney

Semrad Law Firm Name of law firm

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED.

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

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- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



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- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

X MM

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate

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tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.

- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.



F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$\\$4000.00^{\cdot}\$.
- 2. In addition, the debtor will pay the filing fee required in the case of \$ 310.00
- 3. Before signing this agreement, the attorney has received (\$ 350.00) toward the flat fee, leaving a balance due of (\$ 3650.00); and \$ 72.00 for expenses, leaving a balance due for the filing fee of \$ 310.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 01/11/16

Signed:

Magon Martin

Debtor(s)

Afterney for the Debty (s)

Do not sign this agreement if the amounts are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

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- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form — the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form— sometimes called the Means Test—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

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your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$310	total fee
+	\$75	administrative fee
	\$235	filing fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 16-11302 Doc 1 Filed 03/31/16 Entered 03/31/16 19:27:56 Desc Main UNITED STATES BANKBUPTS OF UNIT

In re:	Martin, Magon N	Case No		
	Debtor(s)			
		Chapter. Chapter13		
	VERIFICATION OF CREDITOR MATRIX			
The above named Debtors hereby verify that the attached list of creditors is true and correct to the best of				
Date:	4/1/2016	/s/ Martin, Magon N		
_		Martin, Magon N		
		Signature of Debtor		

Case 16-11302 Doc 1 Filed 03/31/16 Entered 03/31/16 19:27:56 Desc Main ATIONWIDE CREDIT & CO Document Page 74 of 82

NATIONWIDE CREDIT & CO 815 COMMERCE DR STE 270 OAK BROOK , IL 60523

FED LOAN SERV P.O. Box 60610 Harrisburg, PA 17106

JEFFERSON CAPITAL SYST 16 MCLELAND RD SAINT CLOUD, MN 56303

FED LOAN SERV P.O. Box 60610 Harrisburg , PA 17106

MEDICREDIT, INC PO BOX 1629 MARYLAND HEIGHTS , MT 63043

Great American Finance 20 N Wacker Dr, Ste 2275 Chicago , IL 60606

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE, FL 32256

AFNI, INC. PO BOX 3427 BLOOMINGTON , IL 61702

STELLAR RECOVERY INC 4500 Salisbury Rd Ste 10 Jacksonville , FL 32216

AFNI, INC. PO BOX 3427 BLOOMINGTON , IL 61702

MEDICREDIT, INC PO BOX 1629 MARYLAND HEIGHTS , MT 63043

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE , FL 32256

ALLIED COLLECTION SERV 3080 S DURANGO DR STE 20 LAS VEGAS , NV 89117

FST PREMIER 3820 N LOUISE AVE SIOUX FALLS, SD 57107

FIRST PREMIER BANK 601 S MINNESOTA AVE SIOUX FALLS, SD 57104 Case 16-11302 Doc 1 Filed 03/31/16 Entered 03/31/16 19:27:56 Desc Main MEDICREDIT, INC PO BOX 1629 MARYLAND HEIGHTS , MT 63043 Filed 03/31/16 Entered 03/31/16 19:27:56 Desc Main Page 75 of 82

MCSI INC PO BOX 327 PALOS HEIGHTS , IL 60463

MCSI INC PO BOX 327 PALOS HEIGHTS , IL 60463

MCSI INC PO BOX 327 PALOS HEIGHTS , IL 60463

MCSI INC PO BOX 327 PALOS HEIGHTS , IL 60463

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MEDICREDIT, INC PO BOX 1629 MARYLAND HEIGHTS , MT 63043

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE , FL 32256

NTL ACCT SRV 1246 University # 421 Saint Paul , MN 55104 Case 16-11302 Doc 1 Filed 03/31/16 Entered 03/31/16 19:27:56 Desc Main NATIONWIDE CREDIT & CO 815 COMMERCE DR STE 270 Document Page 76 of 82

NATIONWIDE CREDIT & CO 815 COMMERCE DR STE 270 OAK BROOK , IL 60523

OAK BROOK, IL 60523

MEDICREDIT, INC PO BOX 1629 MARYLAND HEIGHTS , MT 63043

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MEDICREDIT, INC PO BOX 1629 MARYLAND HEIGHTS , MT 63043

MEDICREDIT, INC PO BOX 1629 MARYLAND HEIGHTS, MT 63043

ATG CREDIT 1700 W CORTLAND ST STE 2 CHICAGO , IL 60622

Title Max Corporate 15 Bull St #200 Savannah, GA 31401

City of Chicago Parking 121 N. LaSalle St # 107A Chicago , IL 60602

Arnold Scott Harris 111 W. Jackson # 600 Chicago , IL 60604

Illinois Tollway PO Box 5544 Chicago , IL 60680

Village of Broadview 2350 S. 25th Avenue Broadview Broadview, IL 60155

Dupage County Clerk 421 N County Farm Rd, Wheaton , IL 60187

TCF - Corporate 801 Marquette Ave Minneapolis , MN 55402 Case 16-11302 Doc 1 Filed 03/31/16 Entered 03/31/16 19:27:56 Desc Main Chase Bank P.O. Box 659732 San Antonio , TX 78265 Document Page 77 of 82

WELLS FARGO BANK PO BOX 14517 DES MOINES , IA 50306

Advance America 2838 N Harlem Ave Elmwood Park , IL 60707

First Name	Middle Name DOCUM	Page 78 of 82	<u>2</u>	
Part & Answer These Qu	uestions for Reporting Purposes			
16. What kind of debts do you have?	as "incurred by an individua No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily b	al primarily for a personal, pusiness debts? Business s or investment or through owe that are not consume	mer debts are defined in 11 U.S.C. § 101(8) family, or household purpose." ss debts are debts that you incurred to the operation of the business or er debts or business debts.	
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	paid that funds will be available No. Yes.		pt property is excluded and administrative expenses are ors?	
18. How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000	
19. How much do you estimate your assets to be worth?	☑ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$1,000,001-\$10 mill \$10,000,001-\$50 mill \$50,000,001-\$100 n \$100,000,001-\$500	million	
20. How much do you estimate your liabilities to be?	▼ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 milli \$10,000,001-\$50 milli \$50,000,001-\$100 m \$100,000,001-\$500	### \$1,000,000,001-\$10 billion #### \$10,000,000,001-\$50 billion	
Pari76 Sign Below				
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. ** Is/ Magon Martin Signature of Debtor 1 Signature of Debtor 2			
Cincipal New Administration (New York Conference of the Conference	Executed on 3/29/2016 MM / DD / Y		Executed onMM / DD / YYYY	

Debtor 1 Magon Case 16-11302 N Doc 1 Filed 03/31/16 Entered 03/31/16 19:27:56 Desc Main

Case 16-11302 Doc 1 Filed 03/31/16 Entered 03/31/16 19:27:56 Desc Main Fill in this information to identify your case. Debtor 1 Magon Martin First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 106Dec amended filing **Declaration About an Individual Debtor's Schedules** 12/15 If two married people are filing together, both are equally responsible for supplying correct information. You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Parkle Sign Below Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? ✓ No Yes. Name of person Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119), Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct. /s/ Magon Martin Signature of Debtor 1 Signature of Debtor 2 Date 3/29/2016 Date MM/DD/YYYY MM/DD/YYYY

Debtor 1	Magon Case 16-1130 First Name	02 N Doc 1	Filed 03/31/16 Document	Entered 03/31/16 19:27:56 Page 80 of 82	Desc Main	
	thin 2 years before you filed feditors, or other parties.	or bankruptcy, did	you give a financial st	atement to anyone about your business? In	clude all financial institutions,	
Z	No Yes. Fill in the details below.					
			Date issued			
	Name	The state of the s	MM/DD/YYYY			
	Number Street		And the second of the second o			
	City State	Zip Code				
Part 12:	Sign Below					
		s up to \$250,000, o		erty, or obtaining money or property by frauc to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1		
	Signature of Debt			Signature of Debtor 2	· · · · · · · · · · · · · · · · · · ·	
	Date 3/29/2016	,		Date		
Did y	you attach additional pages to	attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?				
Engage of P	No				·	
	Yes					
Did y	you pay or agree to pay some	u pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?				
Y	No					
	Yes. Name of person			Attach the Bankruptcy Petition Declaration, and Signature (Of	•	

Case 16-11302 Doc 1 Filed 03/31/16 Entered 03/31/16 19:27:56 Desc Main **UNITED STATES BANGGOP 1C Vi (សិវី**URT

Northern District of Illinois

In re:	Martin, Magon N	Case No		
	Debtor(s)			
		Chapter. Chapter13		
	VERIFICATION OF CREDITOR MATRIX			
	The above named Debtors hereby verify	hat the attached list of creditors is true and correct to the best of	their knowledge	
		Muse		
Date:	3/29/2016	/s/ Martin, Magon N Martin, Magon N Signature of Debtor		

Debt	or 1	Magon Case 16-11302 N Doc 1 Filed 03/31/16 Entered 03/31/16 19:27:56 Desc Main First Name Document: Page 82 of 82	
16.	Calc	culate the median family income that applies to you. Follow these steps:	
		Fill in the state in which you live.	
		Fill in the number of people in your household.	
	16c.	Fill in the median family income for your state and size of household To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.	\$63,820.00
17.	How	do the lines compare?	
	17a.	Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).	
	17b.	17b. q Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, Disposable income is determined under 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above.	
art	3. (Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4)	
18.	Сор	y your total average monthly income from line 11.	\$1,318.03
19.		uct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the mitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.	
	19a.	If the marital adjustment does not apply, fill in 0 on line 19a.	\$0.00
	19b.	Subtract line 19a from line 18.	\$1,318.03
20.	Calc	ulate your current monthly income for the year. Follow these steps:	
	20a.	Copy line 19b.	\$1,318.03
		Multiply by 12 (the number of months in a year).	x 12
	20b.	The result is your current monthly income for the year for this part of the form.	\$15,816.36
	20c.	Copy the median family income for your state and size of household from line 16c.	\$63,820.00
21.	How	do the lines compare?	
		Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4.	
	NAME OF TAXABLE PARTY.	Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, The commitment period is 5 years. Go to Part 4.	
ari d	y s	iign Below	
		By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.	
		Signature of Debtor 1 Signature of Debtor 2	
		Date 2/10/2016	
		Date 3/29/2016 Date MM/DD/YYYY MM/DD/YYYY	
		If you checked 17a, do NOT fill out or file Form 122C-2.	
		If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.	